Saskatchewan Housing Corporation

1988

ANNUAL REPORT

The Saskatchewan Housing Corporation ... at Saskatchewan's service...

Serving Saskatchewan People

The Saskatchewan Housing Corporation provides first and foremost a service to the public - a service directed toward the development and delivery of initiatives to improve the availability of suitable housing in Saskatchewan. As the government's housing agent, the Corporation strives to ensure that this service meets the highest standards.

In 1988, the Corporation's commitment to service was shown in its delivery of the Saskatchewan Home Program. Homeowners had easy access to program information through a toll-free telephone line. Emphasis was placed on courteous and efficient service; applications and payment requests were responded to within 30 days.

However, customer service is much more than being friendly and helpful. Recognition of customer needs, and tailoring programs to these needs are essential parts of the corporate commitment to service. The Innovative Housing Program is a result of listening and responding to local needs. It provides people with the opportunity to develop social housing solutions to suit unique community requirements, situations and strengths.

The housing authority network is another example of the importance of recognizing the value of community input. This network gives volunteers the opportunity to manage public housing to best meet the needs of their own seniors and low income families. Our staff, working together with community involvement and volunteer support, will ensure "Serving Saskatchewan People" remains our foremost objective.

"As chairman of the Herbert Housing Authority, I find working with public housing is rewarding. I know that dedicated volunteers in the housing authority network perform a worthwhile community service,"
Bob Toews.

"... the best customer service..."

"To develop and deliver initiatives and provide the best customer service for Saskatchewan people and communities, improving the affordability, quality and availability of housing."

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LETTER OF TRANSMITTAL

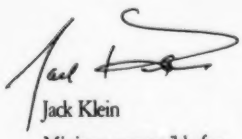
Regina, Saskatchewan
April 21, 1989

To Her Honour
The Honourable
Sylvia O. Fedoruk, O.C., S.O.M.
Lieutenant Governor of Saskatchewan

Madam:

I have the honour to submit herewith the annual report of the Saskatchewan Housing Corporation for the period January 1st to December 31st, 1988 including financial statements for the year duly certified by Peat Marwick and in a form approved by the Treasury Board, all in accordance with The Saskatchewan Housing Corporation Act. I have the honour to be, Madam

Your Obedient Servant



Jack Klein
Minister responsible for
Saskatchewan Housing Corporation

MINISTER'S MESSAGE

The Provincial Government strongly believes that the needs of Saskatchewan people are best met by providing people with opportunities - opportunities to build for their own needs and those of their loved ones, for their communities and for all Saskatchewan people.

As Minister responsible for the Saskatchewan Housing Corporation, I am pleased that we have been able to provide a number of opportunities for people to improve the quality, affordability and availability of housing in our province.

The Innovative Housing Program is one of the best examples of these opportunities. Non-profit groups, churches, municipalities, and private developers all have full opportunity to become involved in providing accommodation for low-income families, seniors and people with special housing needs.

Through this program, these organizations can design, develop, own and manage housing projects which best meet the housing needs in their own local communities.

The Home Improvement Program also provides opportunities: opportunities for Saskatchewan homeowners to improve one of the most important investments they'll ever make, namely their own homes; opportunities to create employment for our citizens; and opportunities to generate economic activity for our businesses and industries. Benefits of these opportunities developed by this very popular program are evident in communities across our province.

Some of the most worthwhile opportunities are available in the Corporation's property management operations. Through the local housing authority network, volunteers in nearly 300 Saskatchewan communities have an opportunity to manage public housing in a fashion which best meets local needs and circumstances.

The needs of many senior citizens living in public housing managed by these housing authorities go beyond simple accommodation. In response to these needs, the Saskatchewan Housing Corporation developed the enriched housing concept in 1983, and has been expanding and enhancing it ever since.

In 1988, more than half of all seniors living in Sask Housing projects enjoyed enriched services such as home care and enhanced social programs. Opportunities available to our seniors through enriched housing will help them enjoy happy and independent lives.

On behalf of the Government of Saskatchewan, I want to commend the thousands of individuals in non-profit, private and public agencies across our province who have worked so hard for so many years to ensure quality housing for all residents of Saskatchewan.

In planning for the future, I am confident that we will continue to provide more and better opportunities to Saskatchewan people through our housing programs. By providing opportunities for our citizens to build on, this province will continue to be a leader in North America in developing quality housing to meet the needs of all Saskatchewan people.

Jack Klein

At the Saskatchewan Housing Corporation we are committed to being the best we can be, and doing the best we can do. We each have an important and essential part to play in the success of the Corporation.

We:

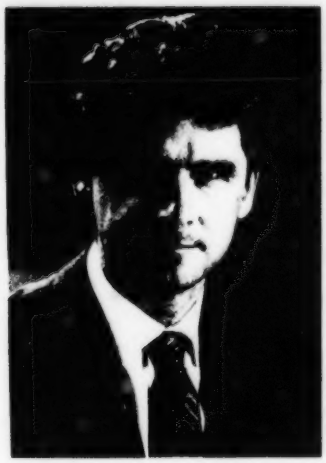
- Treat our customers the way we would want to be treated;
- Are each ambassadors of the Corporation;
- Are all custodians of the taxpayers' money;
- Have the right to fair opportunity and treatment in the workplace;
- Are always looking for new ideas and better ways;
- Believe the best solutions to the needs of our province are those which Saskatchewan people develop;
- Take pride in the way we do our work.

PRESIDENT'S MESSAGE

The Saskatchewan Housing Corporation focuses its attention on providing the best possible service to Saskatchewan residents.

This desire to extend a quality and valuable service means not only listening to the customers needs but also recognizing that the best housing ideas are often those ones developed, implemented and managed by local people in the community.

Through Innovative Housing, employees worked with church, non-profit and private sector groups to facilitate the submission, design and construction of needed community housing for seniors, low income families and people with special needs. Sponsors were encouraged to develop their own "value added" concept to "enrich" projects beyond just the provision of shelter.



Corporation staff concentrated on efficient and effective service to clients seeking assistance under the Home Program. During 1988, this highly successful program resulted in Saskatchewan people undertaking projects that will see more than $230 million worth of improvements to their most valuable possession, their home. Thousands of jobs have resulted from renovation projects and Saskatchewan businesses have grown.

The property management area, through joint efforts with our volunteer housing network, continued to provide housing to low-income families and seniors. Results of our last housing survey from the housing authorities, included elsewhere in this report, give evidence that this partnership works and that housing is being directed to those most in need. "Value added" and the enriched concept received key priority as the Corporation emphasized the importance of allowing seniors to remain healthy, happy and independent for as long as possible.

The Corporation maintained its orderly reduction of land and staff housing to ensure available government resources are directed towards necessary housing initiatives. Since 1984, sales of surplus staff housing units have resulted in the return of $4.1 million to the Province.

In closing, I would like to express my sincere thanks to the Minister, the Board of Directors, and the staff of the Corporation. Their dedication and the support of the local housing authorities throughout the province have made our success possible.

Larry R. Little

The Saskatchewan Housing Corporation is committed to providing quality housing for seniors, low income families and people with special needs.

Assistance is provided through independent provincial initiatives. The unique circumstances in Saskatchewan are also addressed through shared funding and delivery of programs in conjunction with the Canada Mortgage and Housing Corporation.

The Saskatchewan Home Program gives every Saskatchewan homeowner the opportunity, by way of grant and loan assistance, to renovate and upgrade his or her home.

The home renovation industry is one of the most labour intensive industries in North America. Through the Saskatchewan Home Program, homeowners in partnership with the government have created and continue to create thousands of jobs across the province.

In addition to this renovation assistance, the Home Modification for the Disabled Program provides financial help to those individuals and families requiring modification to their homes to suit a special need.

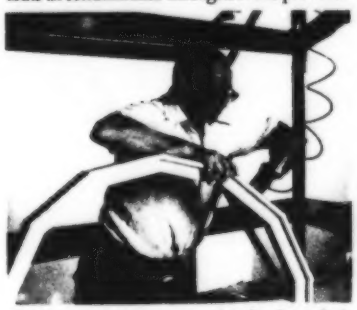
The Innovative Housing Program continued to be a major initiative in 1988. Introduced in 1987, it provides the private and non-profit sectors an opportunity to design, own and manage housing projects.

In 1988, the ability of these groups to provide market as well as subsidized homes resulted in the initiation of 83 non-subsidized units which otherwise may not have been provided. These projects provided creative solutions to fill local needs and generated many additional jobs and thousands of dollars in economic benefits.

Through Innovative Housing, 293 units were made available to seniors, families, and special needs groups. This activity complemented traditional delivery and will lead in total to 604 homes for Saskatchewan people.

Equally important is the preservation of the existing public housing stock. These homes are managed by a network of volunteer led local housing authorities, as well as the Innovative Housing private non-profit groups.

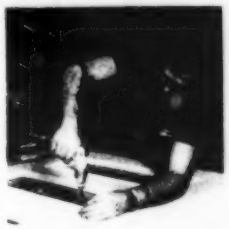
These dedicated people are responsible for the management of more than 19,000 housing units in communities throughout the province.



Their commitment to serving local needs is essential to the continued successful management of this portfolio.

Corporate land activity in 1988 included the marketing of 126 developed lots and 163 acres of land holdings throughout Saskatchewan.

In addition to the Saskatchewan Housing Corporation's programs, the Corporation works in concert with other government agencies to meet special housing needs. In 1988, technical and financial assistance was provided in conjunction with Saskatchewan Health to deliver 90 new special care units, and two new group homes were built in co-operation with Saskatchewan Social Services.



Public Housing in Saskatchewan

Public Housing in Saskatchewan continues to benefit those who need it most - low income families and seniors.

During 1988, the Saskatchewan Housing Corporation released the results of a survey of the nearly 13,000 householders occupying its public housing.

People who typically benefit from subsidized housing are seniors with an average annual income of $9,888, and young single parent families, mainly headed by females, with an average income of $11,964.

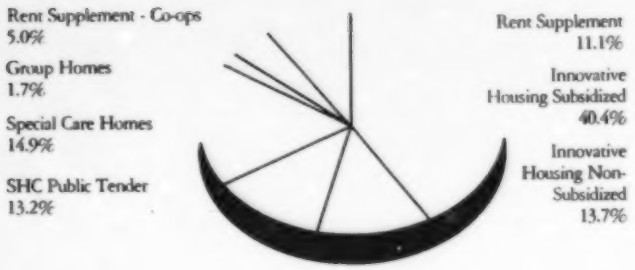
The average age of the nearly 10,000 seniors surveyed is 75 years, and in some communities this average reached as high as 84 years.

Meeting the needs of these people in the best possible way is of primary importance to the Saskatchewan Housing Corporation, and to its extensive volunteer local housing authority network.

The development and streamlining of service enriched housing has been directed to ensuring

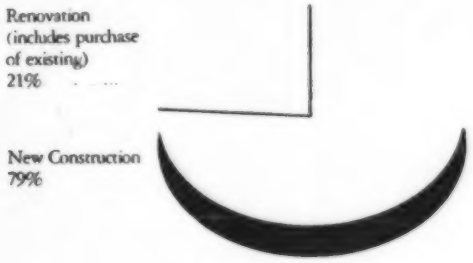
that Saskatchewan seniors are able to live happy, secure and independent lives for as long as possible. As well, the Innovative Housing Program provides a valuable vehicle for local volunteers to participate in housing the pioneers of their community.

Saskatchewan Housing Corporation
Housing Delivery, 1988 Commitments

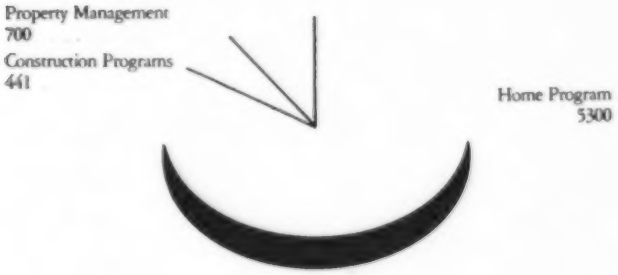


Home Program - Home Improvement Loans
Type of Work - To December 31, 1988

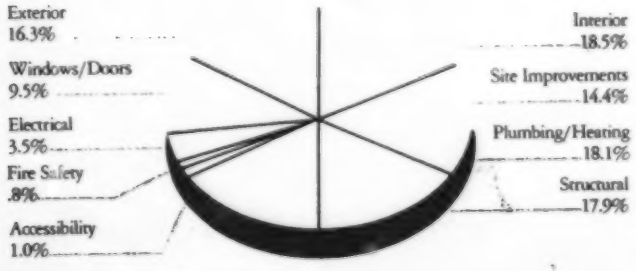
Innovative Housing
Renovation versus New Construction



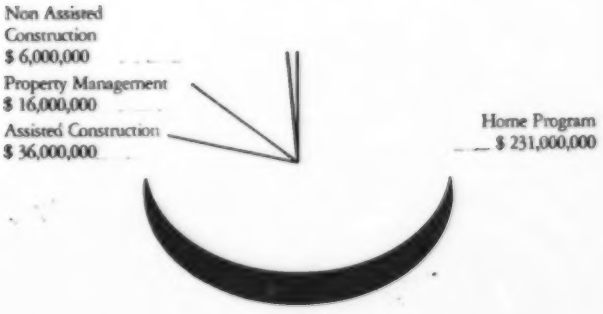
Employment Generated by 1988 Activity
(Person Years)



Home Program - Matching Grant Plan
Type of Work - To December 31, 1988



Dollar Value of 1988 Activity



Household Incomes in Seniors Public Housing - 1987

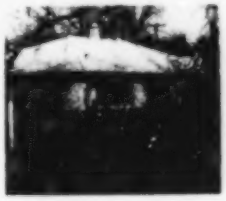
Less than $600/month	6.2%
$600 - $699/month	35.2%
$700 - $799/month	23.1%
$800 - $899/month	11.2%
$900 - $999/month	5.3%
$1000 - $1099/month	5.1%
More than $1100/month	13.9%
	100.0%

Household Incomes in Family Public Housing - 1987

Less than $500/month	11.0%
$500 - $699/month	16.7%
$700 - $899/month	21.9%
$900 - $1099/month	16.3%
$1100 - $1399/month	16.0%
Over $1400/month	18.0%
	100.0%

THE SASKATCHEWAN HOME PROGRAM

The Saskatchewan Home Program has proven to be an unparalleled success. This initiative was introduced in August 1986 by Premier Grant Devine and was the first of its kind in Canada.



The program has successfully met its two principal objectives: to assist homeowners in the renovation of the family home and to serve as a major job creation undertaking.

In 1988, the second full year of the program, 70,675 applications were approved for the $1,500 matching grant. Home improvements valued at $114 million will result from this activity, bringing the total value to $572 million since the program's inception.

In addition, 20,441 loan commitments were processed in 1988. This element of the program, which provides loans of up to $10,000 at a six per cent interest rate, will lead to more than $117 million in construction work from 1988's activity. The total since the beginning of the program will reach $358 million.

In aggregate, $231 million worth of economic benefits will arise from the Home Program's 1988 activity. Including indirect benefits, approximately $350 million of economic activity will occur in Saskatchewan's economy. Nearly $1.5 billion in direct and indirect benefits has accrued since September of 1986.

The replacement and upgrading of windows, doors, roofing and exterior finishes have brought about a marked improvement in many neighbourhoods.

Other improvements to plumbing, heating, electrical and interior finishings have made many Saskatchewan homes more comfortable, safe and energy efficient.

At the same time these improvements have increased the owners' equity and provided important contributions to the provincial economy.

This activity has had a significant job creation effect. Home Program activity in 1988 resulted in an estimated 5,315 jobs in the province. An estimated 21,393 person years of employment have been created or maintained from the start of the program to the end of 1988.

Since this home improvement activity is largely carried out by local businesses and trades people, the greatest impact of job creation is felt at the community level.

As well, since many home improvement projects occur in the spring and summer, opportunities are created for students to gain employment and work experience.

More than 250,000 dwellings in Saskatchewan are owner occupied. Preservation and improvement of these basic assets are of great importance to homeowners and to the Government of Saskatchewan.

Protecting the family home will continue to be an important facet of the Saskatchewan Housing Corporation through effective programs like the Saskatchewan Home Program.

"The Saskatchewan Home Improvement Program helped me pay for the changes I needed to make to improve the comfort and value of my home."
Russ Kozey

INNOVATIVE HOUSING

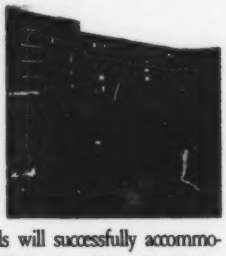
Innovative Housing is an exciting initiative for the delivery of housing in Saskatchewan. Announced in 1987, it was the first program of its kind in Canada.

Saskatchewan people have a high sense of dedication in developing and implementing solutions based on local situations, opportunities and strengths. Innovative Housing draws upon these tremendous abilities.

Through a province-wide competition, opportunities are extended to all sponsors interested in providing community based solutions to local housing needs.

Proposals selected for assistance in 1988 effectively and economically met their respective community's need and demonstrated creativity in the provision of community and volunteer support services. A total of 244 subsidized homes for seniors and low income families will be provided through this initiative.

Innovative Housing proposals are developed by local people with strong and often unique ideas about how best to meet local needs, often based on exceptional opportunities in their community. It is therefore not surprising that each project has its own very special characteristics.



Many of these unique proposals will successfully accommodate seniors of all incomes. Some Innovative Housing groups have chosen to consider the needs of individuals not eligible for assisted housing because of a higher income.

The groups may decide to provide, of their own accord, for these people so that they can benefit from the enriched lifestyle of Innovative Housing projects through rental units, or through a 'life interest lease'.

A life interest lease form of financing enables middle and upper income seniors to acquire a lifetime interest in their unit. When the time comes to sell the unit, the sponsoring group will simply repurchase the unit.

The larger projects which result from these added market units provide substantial advantages through the economies of scale. A better priced unit, a more comfortable building or a combination of the two is often the result. More seniors can enjoy an enriched environment, assisting each other in maintaining their independent lifestyles.

A unique result of Innovative Housing has been the community regeneration of existing structures. More than 24 per cent of the projects involve the renovation or addition to an existing building.

Manoir Marchildon, for example, is the conversion of a church school in North Battleford into apartments for seniors. The new 13 suite project will be attached to the church of the sponsor, St. Andre's Society Inc.

In Moose Jaw, a fire hall slated for replacement is being converted into a seniors project. This exceptional undertaking will preserve a municipal heritage building by creating a mixed commercial/residential project. The 15 seniors units, intended for Moose Jaw's "Old Boys" will be located on the upper floors, while the main floor will be converted to commercial use.

One of the benefits of Innovative Housing has been the active interest of church groups in the design, ownership and management of low income family housing.

In Regina, for example, St. Michael and All Angels' Church has undertaken construction of a 32 unit family housing project as phase one of a longer term development proposal.

An active promotional campaign was launched by the sponsor to obtain community support for the project, which will ultimately provide housing assistance to seniors and families in need. The site, selected in conjunction with the support of the City of Regina, is close to schools and shopping.

Another example of a local group identifying a unique need and a unique solution is the "Lafave House" in Regina. Sponsored by the Phoenix Residential Society, this four unit home for mentally disabled yet independent adults provides a comfortable and centrally located residence for its tenants.

Participation of community based non-profit groups has also provided some exceptional proposals. In Maryfield, the volunteer Sunrise Villa Committee has raised substantial financial contributions from the town and district. Several residents have also volunteered their services to help build and maintain this community's project.

Of the 20 "super enriched" suites in this project, ten will be assisted while the remainder will be rented at fair market rates to seniors not eligible for government assistance. These affordable rents simply would not be possible without the community's financial support.

The Corporation, in partnership with community innovators, will continue to strive for efficient and responsible solutions in the delivery of housing in Saskatchewan.

"Development of the 'Sunrise Villa' Innovative Housing project in Maryfield will not only provide housing for our seniors, it has also created a new wave of community spirit."
Sybil McGarva.

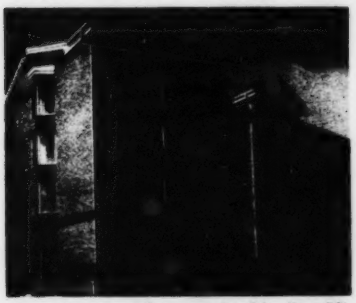
SERVICE ENRICHED HOUSING

Meeting the housing needs of Saskatchewan seniors continues to be of primary importance to the Corporation. As the number of seniors increases, the Corporation has responded by developing programs and encouraging services which enable seniors to enjoy independent lifestyles for as long as possible.

For many seniors, the need for housing extends beyond simple shelter. The Service Enriched Housing concept was developed through consultations with senior citizens, and provides a combination of housing and services that help to maintain independence for seniors.

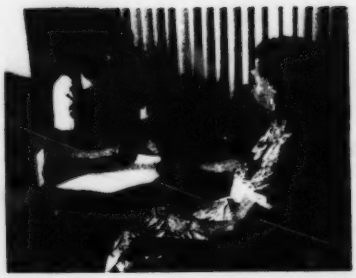
Success of the concept is due to families, volunteers, community organizations and the tenants working together. The co-ordinated efforts of local housing authorities, district co-ordinating committees, home care and community volunteer and service organizations all contribute to the enriched environment of the projects.

While the enriched housing concept can be applied to any seniors housing project, the more recent project designs maximize independent living through self-contained units arranged along a common corridor. An important feature of these projects is the lounge where residents can gather for



entertainment and companionship. In addition, this common area is utilized for a number of volunteer community services and programs.

As a result of this approach, housing authorities across Saskatchewan are better able to respond to the changing needs of seniors, while maximizing their independence and preserving the natural links with their communities.



In 1988, seniors living in public housing in rural Saskatchewan were surveyed about the services enriching their projects. The results say a great deal about the need for these services and the success of the Service Enriched Program to date.

- Services were most commonly provided by the tenants or their tenants' association. Home Care was the second most common provider of services.
- Social programs, such as social events, cards and games are the most common service and also the most popular.
- Home care services were being received by about one-third of the respondents, with home making services the most common.
- Most seniors surveyed moved into public housing because of a concern for their health.
- The majority of residents rated their home of good or excellent quality for the rent they pay. Residents were particularly satisfied with the housing authority's management of their home.

Services found in enriched housing projects vary from community to community, based on tenant need, and the commitment of families, volunteers and community organizations.

Social and fitness activities, monitoring and security programs and transportation services are examples of the volunteer services which may be provided.

The provision of health care, based on assessed need, continues to be an important service to tenants. This care is provided through the Saskatchewan Home Care Program through the local home care district.

The Corporation continued its ongoing planning with Saskatchewan Health to ensure that the province's public housing stock functions well in meeting the care needs as well as the shelter needs of Saskatchewan's seniors.

In 1988 the Saskatchewan Housing Corporation substantially increased support services provided to the local housing authorities managing enriched housing.

This assistance included hiring a full time Enriched Services Manager, to help housing authorities across Saskatchewan enrich services available to their senior tenants.

A pilot project was designed for implementation in 1989 that will see housing authorities in Swift Current and Melfort employ tenant relations people. The experiences in this project will be used in developing expanded tenant relations services throughout the province.

When mature, this initiative will ensure that seniors across Saskatchewan have information on available services and increased opportunity to participate in tenant associations.

The Innovative Housing Program has expanded public housing available to Saskatchewan people. Non-profit groups involved in Innovative Housing often go beyond volunteer services by providing full-time services on a user pay basis.

The ingenuity and commitment of these groups provides yet another opportunity for Saskatchewan seniors to continue living happy and independent lives.

Claude *and* Caroline Tidball, *a retired Regina couple, say they "are able to maintain an independent lifestyle" at one of Saskatchewan Housing Corporation's affordable service enriched seniors' housing units in Regina.*

SPECIAL PURPOSE HOUSING

In 1988, the Corporation continued to play an active role in the construction of special-care homes in communities across the province.

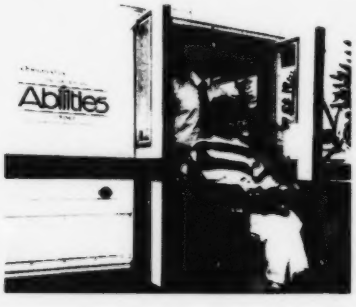
In co-operation with Saskatchewan Health, new construction projects included a 39 bed special care home in Wadena, a 34 bed special care home addition in Nipawin and a 17 bed special care home addition in Elrose.

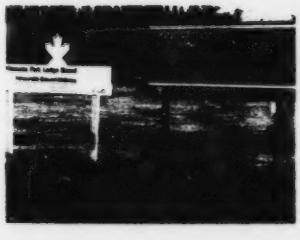
Capital funding for these projects was provided by the non-profit sponsoring groups and private lenders.

From 1982 to 1988, Saskatchewan Housing Corporation has assisted Saskatchewan Health with the delivery of a total of 1,590 additional beds in special care projects. For these beds, the Corporation secured funding through federal/provincial programs.

The Saskatchewan Housing Corporation will continue to provide technical advice and facilitate needed financial assistance for the construction of new and replacement special care facilities.

In 1988, the Corporation also assisted with two group homes in conjunction with Saskatchewan Social Services. Five-bed group homes will be constructed in Rosetown and Melville, with operating subsidies provided by the provincial and federal governments.





Housing Disabled People

In 1988, an initiative was announced that will provide appropriate housing for low income families requiring suitably modified homes to meet the needs of a physically disadvantaged family member.

For these families, the financial and physical requirements of housing someone in their family who has a physical disability are significant. Even where housing may be found, it often does not have the special features and amenities needed to provide an accessible, comfortable and secure family home.

Based on applications made to the province's local housing authorities in 1988, the Saskatchewan Housing Corporation will provide nine units of family housing that have been specially built or adapted to meet the needs of physically disabled people. Modifications include wider halls and doorways, storage facilities, kitchen cabinets and special appliances.

As well, the Saskatchewan Housing Corporation will make available to all interested people the details of these projects.

The Saskatchewan Housing Corporation provides further assistance to people with special housing needs. The Home Modification for the Disabled program gives up to $2,000 to low and moderate income people, to complete needed modifications to their homes, and to rental properties with the landlord's consent.

Specially designed apartments are also available in many locations across the province, as part of this imaginative initiative operated by volunteer local housing authorities.

Providing suitably designed housing for people with special needs continues to form an integral part of the Saskatchewan Housing Corporation's mandate.

"As a physically disabled person, I know I am able to live a much richer and fuller life at Huston Heights," says Bruce Heid, *a tenant of a housing project serving the needs of disabled adults in Regina.*

INNOVATIVE HOUSING - NON PROFIT

Community	Sponsor	Project Type	Assisted Units	Private Units	Total Units
Hague	Hague Innovative Housing Group	Seniors Enriched	8	4	12
Humboldt	Humboldt and District Kinsmen Housing Corporation	Seniors/Family	12	20	32
Maryfield	Sunrise Villa Committee	Seniors Enriched	10	10	20
Moose Jaw	Moose Jaw Social Housing Committee	Seniors	15	0	15
Nipawin	Riverside Seniors	Seniors Enriched	8	0	8
North Battleford	St. Andre's Society Inc.	Seniors Enriched	10	3	13
North Battleford	Ukrainian Seniors Association	Seniors Enriched	7	7	14
Regina	Phoenix Residential Society	Family	4	0	4
Regina	Regina Village Housing	Seniors Enriched	33	33	66
Regina	St. Michael and All Angels' Church	Family	32	0	32
Saskatoon	Riversdale Kiwanis	Seniors	30	6	36
Saskatoon	Lutheran Sunset Home	Seniors Enriched	10	0	10
Yorkton	Yorkton Housing Corporation	Seniors	30	0	30

RENT SUPPLEMENT

Community	Project Type	Assisted Units
Melville	Seniors/Family	4
Saskatoon	Seniors/Family	12
Weyburn	Seniors	9
Saskatoon	Family	42

DIRECT DELIVERY - NON PROFIT

Community	Project Type	Assisted Units
Arcola	Seniors Enriched	6
Carrot River	Seniors	6
Estevan	Family Disabled	2
Goodsoil	Seniors Enriched	10
Humboldt	Family Disabled	2
Langenburg	Seniors Enriched	10
Langham	Seniors Enriched	10
Lloydminster	Family	1
Maple Creek	Seniors Enriched	10
Martensville	Family	1
Melville	Family Disabled	1
North Battleford	Family	2
Preeceville	Seniors Enriched	12
Prince Albert	Family	2
Quill Lake	Seniors Enriched	10
Regina	Family	12
Regina	Family Disabled	2
Rouleau	Seniors Enriched	6
Saskatoon	Family	8
Saskatoon	Family Disabled	1
Swift Current	Family Disabled	1

SPECIAL PURPOSE HOUSING

Community	Sponsor	Project Type	SHC Assisted Units	Social Services/ Health Units	Total Units
Elrose	Golden Years Lodge	Senior	17	13	30
Melville	Melville Society for Aid to the Handicapped	Family	5	0	5
Nipawin	Pineview Lodge	Senior	34	6	40
Rosetown	Wheatland Regional Centre	Family	5	0	5
Wadena	Weneeda Park Lodge	Senior	39	7	46

CO-OPERATIVE HOUSING - RENT SUPPLEMENT

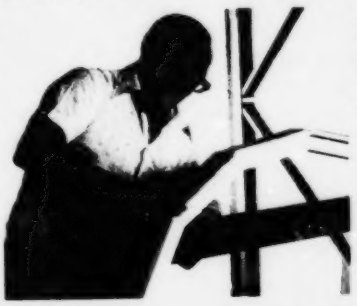
Community	Sponsor	Project Type	Assisted Units
Moose Jaw	Rosewood Co-op	Seniors Co-op	15
Regina	Norwest Place Co-op	Seniors Co-op	15

Supporting and facilitating economic development within the province is a major part of the Saskatchewan Housing Corporation's mandate. During 1988, well in excess of 90 per cent of the Corporation's purchases were from Saskatchewan sources.

The Corporation closely monitors the availability of new products and services from Saskatchewan based businesses. Provincial products are specified whenever the products meet necessary building standards and are cost effective.

As a result of this belief in the inherent ability of Saskatchewan products to meet provincial needs of our climate, many local businesses have benefitted.

Irwin's Millwork, of Swift Current manufactures commercial and residential furniture. Through sales made to the Saskatchewan Housing Corporation, their products have enhanced marketability. Furniture from Irwin's Millwork is being used in a number of Enriched Housing projects across Saskatchewan.



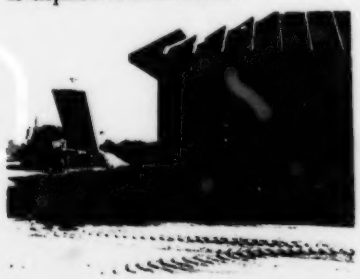
Superior Millwork, of Saskatoon, entered into a joint venture with Granberg Industries of Sweden, to manufacture kitchen cupboards which are easily adjusted for comfortable use by seniors and people in wheelchairs.

This product is being installed in the Lutheran Heights project being built under Innovative Housing. The joint venture partners expect that up to 35 jobs will be created through this enterprise.

Windows manufactured by Nu-line Building Products of Regina can be found in many of the housing projects built by the Saskatchewan Housing Corporation in the past few years.

Saskatchewan sourcing is also important in the Corporation's property management activities. For example, a humidifier manufactured in southern Saskatchewan by Lawson Industries Limited is often the product of choice for installation in the Corporation's public housing portfolio.

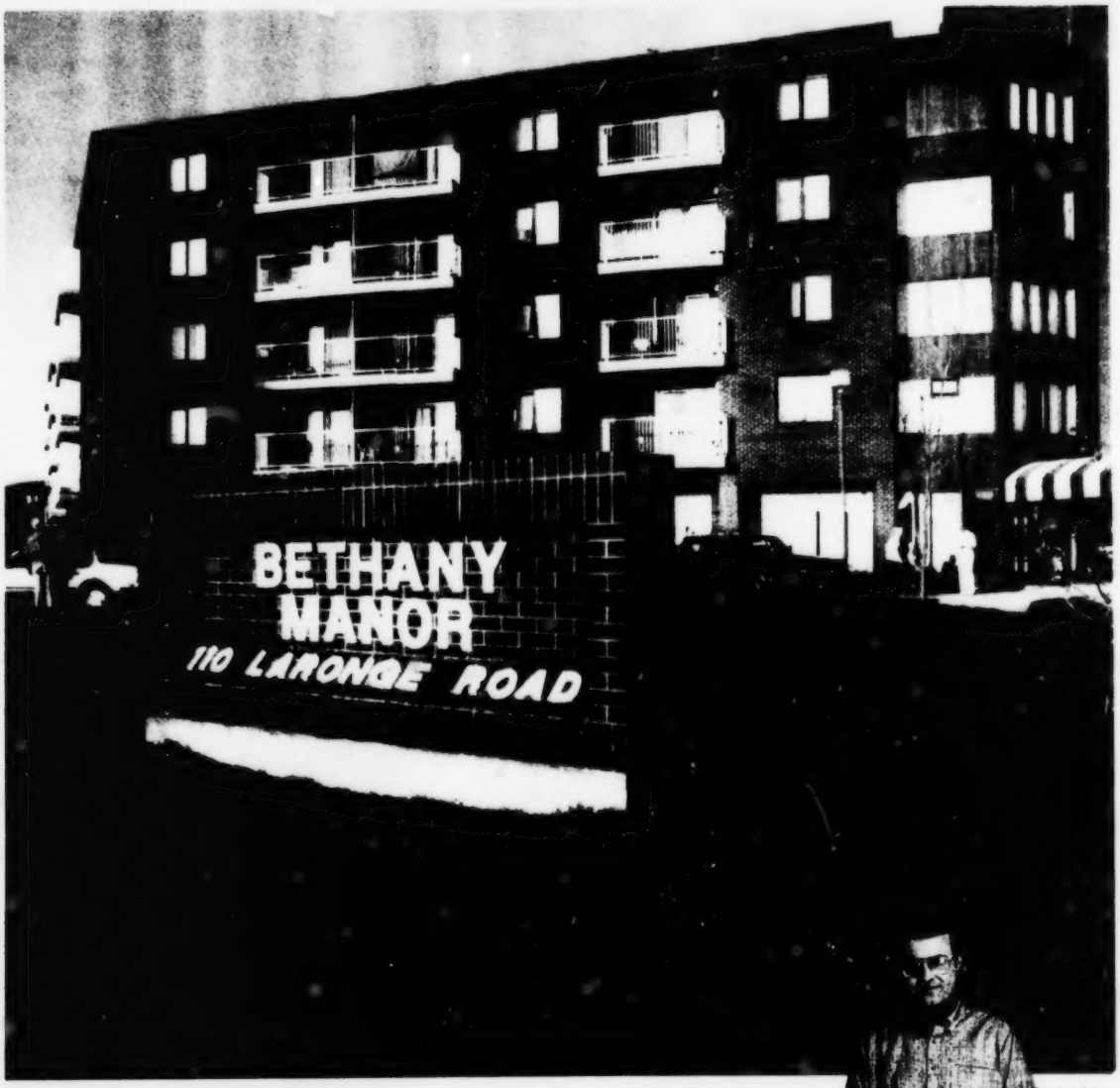
The Corporation remains committed to supporting job creation and local economic development in Saskatchewan.



Staff Housing

An ongoing success of the Saskatchewan Housing Corporation in 1988 was in its staff housing operations. Over time, the province of Saskatchewan built nearly 500 units of housing to house staff needed to deliver government programs across the province. The majority of these units were built in northern Saskatchewan during the 1970's. During the past decade the need for this housing diminished substantially as active

rental markets developed in the communities where this housing was located. In combination with the completion of major infrastructure development projects in northern Saskatchewan, and the increasing preference by employees to buy or rent their own homes, a situation developed where in 1984 almost half of the units were occupied by non-employees or were vacant. In response, the Saskatchewan Housing Corporation implemented an active program to sell unnecessary units from the portfolio. In 1988 alone, 111 units were sold, including a 72 unit apartment block in the community of La Ronge. At the end of 1988, the portfolio stood at 236 units, down 49 per cent from 1984. Since 1984, a total of $4.1 million has been returned to the Consolidated Fund from the sale of surplus staff housing.



"As a small businessman involved with Gang Nail Truss Company I know we, and all of Saskatchewan have benefitted from Sask Housing's policy of using products made in Saskatchewan wherever possible."
Jim Holmes

PROPERTY MANAGEMENT

Property Management is one of the most critical functions of the Saskatchewan Housing Corporation. The Corporation is responsible for the overall management of some 19,000 assisted housing units in nearly 300 communities across Saskatchewan.

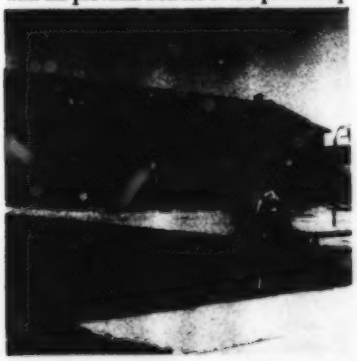
This management entails direct administration of a portfolio with a replacement cost exceeding $1 billion and an annual budget of nearly $130 million.

Preserving public housing assets so that they continue to meet present and future needs is of major importance at the Saskatchewan Housing Corporation.

In 1988, more than $15 million was budgeted for maintenance, modernization and improvement of more than 900 projects across Saskatchewan.

As with so many of the Corporation's responsibilities, the key to effective property management is a strong dedication to customer service. This commitment to provide the best possible service throughout Saskatchewan led to the formation of the local housing authorities, which manage much of the public housing constructed or purchased by the Saskatchewan Housing Corporation.

These authorities, directed by boards from the community, operate in a unique partnership with the province. Because of this partnership



community residents are served by their neighbours who are sensitive to local needs, responsible for tenant selection and the day-to-day management of public housing. Overall co-ordination and policy setting remains the responsibility of the Saskatchewan Housing Corporation.

The professionalism and dedication demonstrated by these volunteer boards and organizations, and their staffs are key to the success of this partnership.

In 1988, the Corporation continued to enhance communications and working relations with the housing authority boards.

More than 1,100 housing authority board members and managers, a record number, attended the biennial Housing Authority Conference in Saskatoon. Participants took part in presentations on maintenance techniques and planning systems.

Tendering practices, maintenance of boiler systems and the provision of enriched services for seniors were also covered. Conferences such as these allow the Corporation to benefit from the valuable input of local housing authorities from all across the province.

This year, as a result of the input from the 1987 Housing Authority Workshops, the Corporation introduced improved enriched services programing and enhanced property maintenance support for housing authorities.

To further enhance the abilities of housing authorities to serve their community, customer service training programs have been developed through a co-operative effort between the Corporation and several housing authority managers.

The Saskatchewan Housing Corporation is committed to serving seniors, low income families and the physically disadvantaged of this province. Progressive and compassionate management of this important portfolio in partnership with the housing authorities remains a priority of the Corporation.

Northern Job Creation

During the summer of 1988, the Saskatchewan Housing Corporation contracted with the New Careers Corporation for the rejuvenation of four housing units in the community of Green Lake. This joint venture provided on-the-job training and career planning for social assistance recipients as well as employment and practical training for students in the area.

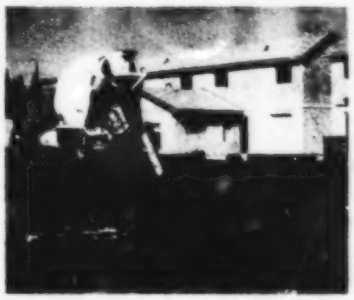
The students ranged in age from 14 to 16 years and completed a variety of work, including landscaping and general clean up.

Success of the project resulted from co-operation of the elected officials and staff of the Northern Village of Green Lake. The northern village developed the idea to employ local students on the project and worked with provincial agencies to help the work proceed smoothly.

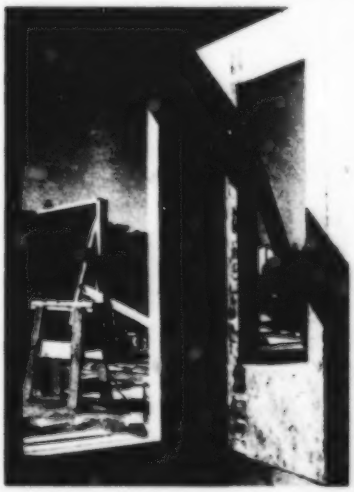
Through initiatives such as this, the Saskatchewan Housing Corporation provides local benefits from its activities in northern Saskatchewan.

LAND OPERATIONS

The priority for land operations during 1988 was the continued orderly reduction of land holdings in areas where the supply of land exceeded reasonable expectations for future sales activity. Progress toward this objective has been achieved while at the same time ensuring that homeowners and municipalities will have access to a reasonable supply of serviced lots.

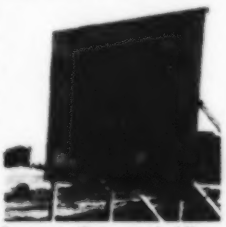


During 1988, the Corporation negotiated the sale of 8.75 acres of land in Prince Albert that were not required for immediate residential development. In addition, the Corporation negotiated an agreement with the City of Yorkton that will lead to 154 acres of undeveloped land, held between the Corporation and the municipality, being sold to a local purchaser. These transactions will reduce undeveloped land holdings by 3.5 per cent.



The Corporation continues to work with communities to implement marketing strategies and encourage building activity in jointly held subdivisions.

The Corporation and its municipal partners sold or optioned 126 lots in 28 communities. Land Assembly lot holdings were reduced by 11.8 per cent in 1988 while sales proceeds of $2.8 million were generated.



During the past five years, Corporate holdings of undeveloped land have been reduced by 22 per cent, or 1,256 acres. The number of developed lots owned by the Corporation was 943, down 40 per cent from 1983. A further 115 acres will be sold in 1989 as a result of agreements negotiated in 1988.

In 1989 the Saskatchewan Housing Corporation will continue its endeavors to reduce land holdings through co-operation with municipalities and the encouragement of the private sector.

Human Resources

In order to provide the best service to the people of Saskatchewan, the Saskatchewan Housing Corporation relies heavily on the high quality of people that work at the Corporation.

Together, management and staff of the Saskatchewan Housing Corporation share a commitment to fully serve Saskatchewan people, their businesses and families.

In 1988, a five-year collective agreement was reached that sees employee benefits agreed upon until 1991. This agreement is the longest yet reached in the Corporation's history.

An employee innovation program was introduced which encourages employees to bring forward ideas on how to improve corporate operations and service.

A further example of working together was the joint comprehensive job classification review completed in 1988. Through this process, employees were placed into job categories that equitably reflect their responsibilities.

Through the combined efforts of management and staff, a quality working environment has been developed that reflects itself in the dedication of staff and the high calibre of service provided to the people of Saskatchewan.

FINANCIAL STATEMENTS

AGEMENT'S RESPONSIBILITY FOR FINANCIAL STATEMENTS

These financial statements have been prepared by management, which is responsible for the reliability, integrity and objectivity of the information provided. They have been prepared in accordance with the disclosed basis of accounting as described in the notes. The statements necessarily include amounts that are based on informed judgements and estimates by management, giving appropriate consideration to reasonable limits of materiality. Other financial information in the Annual Report is consistent with that provided in the statements.

The Corporation's accounting system and related system of internal controls are designed to provide reasonable assurance that transactions are properly authorized and recorded, assets are safeguarded, and financial records are properly maintained to provide reliable information for use in the preparation of financial statements.

These financial statements have been approved by the Treasury Board and examined by the Corporation's external auditor.

Larry Little
President

Larry Boys
Chief Financial Officer

AUDITOR'S REPORT

To the Members of the Legislative Assembly
Province of Saskatchewan

We have examined the consolidated balance sheet of the Saskatchewan Housing Corporation as at December 31, 1988, and the consolidated statements of operations and cash flows for the year then ended. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as we considered necessary in the circumstances.

In our opinion, these consolidated financial statements present fairly the financial position of the Corporation as at December 31, 1988, and the results of its operations and the changes in its financial position for the year then ended in accordance with accounting principles disclosed in Note 1 to the financial statements applied on a basis consistent with that of the preceding year.

Peat Marwick

Chartered Accountants

Regina, Canada
April 4, 1989

KPMG Peat Marwick

Consolidated Balance Sheet

As at December 31 (thousands)

	1988	1987
ASSETS		
Cash and short term investments, at cost	$ 32,543	$ 32,734
Accounts receivable	9,415	8,224
Grants receivable - Province of Saskatchewan (note 2)	—	1,888
Mortgages and loans	28,957	30,769
Land (note 4)	23,512	25,193
Investment in housing projects (note 3)	271,440	272,623
	$ 365,867	$ 371,431
LIABILITIES AND PROVINCE'S EQUITY		
Liabilities:		
Accounts payable and accruals	$ 20,794	$ 25,672
Unexpended grants - Province of Saskatchewan (note 2)	2,126	—
Accumulated capital provisions	7,650	6,920
Land profits holding account (note 5)	2,489	2,483
Long term debt (note 6)	320,263	320,384
	$ 353,322	$ 355,459
Province's equity:		
Contributed surplus	12,545	15,972
Contingencies and commitments (notes 8 and 9)		
	$ 365,867	$ 371,431

See accompanying notes to the financial statements.

Consolidated Statement of Operations

For the Year ended December 31
(thousands)

	Total		Corporate		Non-Profit Housing		Rural Housing		Public Housing	
	1988	1987	1988	1987	1988	1987	1988	1987	1988	1987
Revenues:										
Land sales	$ 3,672	$ 4,872	$ 3,672	$ 4,872	$ —	$ —	$ —	$ —	$ —	$ —
Rents and other income	20,726	20,264	1,340	1,495	10,894	11,292	1,601	1,546	6,891	5,931
Interest income	7,002	8,228	6,794	8,100	198	118	10	10	—	—
Federal subsidies	13,829	12,682	—	—	11,637	12,282	—	—	2,192	400
Grants from Province of Saskatchewan (note 2)	108,688	158,224	92,983	142,925	227	249	2,547	3,095	12,931	11,955
	$ 153,917	$ 204,270	$ 104,789	$ 157,392	$ 22,956	$ 23,941	$ 4,158	$ 4,651	$ 22,014	$ 18,286
Expenditures:										
Cost of land sales	$ 3,680	$ 6,396	$ 3,680	$ 6,396	$ —	$ —	$ —	$ —	$ —	$ —
Interest expense (note 7)	35,273	33,766	2,771	2,828	17,100	17,100	2,240	2,782	13,162	11,056
Maintenance	5,633	5,495	204	312	2,424	2,481	330	355	2,675	2,347
Taxes, insurance and other	9,851	8,465	493	511	3,930	3,448	621	564	4,807	3,942
Amortization	1,029	900	7	—	142	124	641	587	239	189
Administration										
Expenses	11,045	11,766	8,997	9,923	653	744	314	358	1,081	741
Recovered or capitalized	(3,816)	(2,566)	(3,816)	(2,566)	—	—	—	—	—	—
Grants	87,943	137,202	87,893	137,191	—	—	—	—	50	11
Loss provisions and other	1,145	234	1,133	229	—	—	12	5	—	—
	$ 151,783	$ 201,658	$ 101,362	$ 154,824	$ 24,249	$ 23,897	$ 4,158	$ 4,651	$ 22,014	$ 18,286
Other charges:										
Reduction in net realizable value of land	$ 2,291	$ 3,144	$ 2,291	$ 3,144	$ —	$ —	$ —	$ —	$ —	$ —
Losses recovered from Municipalities	(67)	(558)	(67)	(558)	—	—	—	—	—	—
Profit (loss) on land sales transferred to (recovered from) land profits holding account (note 5)	(90)	26	(90)	26	—	—	—	—	—	—
Purchase of land	—	1,771	—	—	—	1,771	—	—	—	—
	$ 2,134	$ 4,383	$ 2,134	$ 2,612	$ —	$ 1,771	$ —	$ —	$ —	$ —
Increase (decrease) in accumulated operating surplus	$ —	$ (1,771)	$ 1,293	$ (44)	$ (1,293)	$ (1,727)	$ —	$ —	$ —	$ —

See accompanying notes to the financial statements.

Consolidated Statement of Cash Flows

For the Year ended December 31 (thousands)

	1988	1987
Cash provided by (used in):		
Operating activities:		
Decrease in accumulated operating surplus	$ —	$ (1,771)
Charges to operations not requiring cash:		
Cost of land sales (net of losses charged to Municipalities)	3,613	5,838
Reduction of land to net realizable value	2,291	3,144
Profit (loss) on land sales transferred to land profits holding account	(90)	26
Provision for capital replacements	1,699	1,699
Amortization	1,029	900
Other losses	916	50
Transfer of accumulated operating surplus to Consolidated Fund, Province of Saskatchewan	—	(217)
Payouts to municipalities from land profits holding account	(7)	(32)
Decrease (increase) in non-cash working capital	(647)	4,759
	$ 8,804	$ 14,396
Investment activities:		
Reduction (increase) of mortgages and loans	$ 1,521	$ (7,254)
Investment in housing projects	(5,899)	(20,027)
Investment in land	(3,995)	(5,087)
Capital replacements	(969)	(576)
Proceeds from sale of Staff Housing units	2,003	554
Transfer of Staff Housing sale proceeds to Consolidated Fund, Province of Saskatchewan	(1,535)	(409)
	$ (8,874)	$ (32,799)
Financing activities:		
Repayments of long term debt	$ (121)	$ (409)
Net decrease in cash during the year	$ (191)	$ (18,812)
Cash and short-term investments, beginning of year	32,734	51,546
Cash and short-term investments, end of year	$ 32,543	$ 32,734

See accompanying notes to the financial statements.

Notes to Consolidated Financial Statements

December 31, 1988

1. Significant accounting policies:

Basis of consolidation:

The consolidated financial statements include the accounts of Saskatchewan Housing Corporation and the Corporation's proportionate share of the net assets and revenues and expenditures of the joint venture projects in which it participates, as described in notes 3 and 4.

Segmented information:

The consolidated Statement of Operations reflects revenues and expenditures of the Corporation according to major program areas.

The Corporate segment includes interest (note 7), corporate administration, land operations, Staff Housing rental operations, Saskatchewan Mortgage Guarantee Program operations and grants and subsidies paid but not included in other segments (note 2). Certain allocations of administration costs have been made to the Housing segments where permitted under operating agreements with Canada Mortgage and Housing Corporation.

Interest is allocated to Public and Rural Housing projects based on rates established at project commitment date. These rates approximate market rates at the time, which are generally higher than the rates the Corporation pays on funds borrowed. For Non-profit Housing projects, interest is allocated based on the Corporation's weighted average cost of funds borrowed during the construction period for each project.

Grants from the Province of Saskatchewan:

The Corporation received the following operating and program grants from the Consolidated Fund of the Province of Saskatchewan pursuant to the provisions of Section 36 of the *The Saskatchewan Housing Corporation Act*:

Public and Rural Housing:

These are related to Public and Rural Housing projects constructed for occupancy by low and moderate income people. The required monthly payments are dependent on occupants' income and do not necessarily cover the operating costs and debt retirement requirements of the projects. Amounts reflected in the Consolidated Statement of Operations represent the Corporation's recovery of its share of project deficits and principal and interest amortization.

Net Operating and other:

For the purpose of revenue recognition, grants from the Province of Saskatchewan are shown equal to related program expenditures or deficits as applicable. These amounts consist of recoveries of third party grants and an operating grant intended to cover net administration costs and capital losses incurred, net of interest spreads earned and other recoveries from housing and land operations.

Third party grant expenditures are accounted for on a cash basis with the exception of Urban-Native housing subsidies.

Investment in housing projects:

Completed Public and Non-profit Housing projects are carried at the lower of cost (which includes land, development, construction, administrative and carrying costs) and costs agreed to by Canada Mortgage and Housing Corporation (C.M.H.C.), less accumulated amortization. Rural Housing projects are carried at the lower of original cost and market value, less accumulated amortization. Major structural renovations not undertaken in conjunction with C.M.H.C. are capitalized to the extent that the costs incurred are determined to be recoverable from the Province.

Non-profit Housing projects are closed out in the month in which construction is completed and renting can begin.

Amortization:

Investments in Non-profit, Public and Rural Housing projects are amortized over their estimated useful lives on the sinking fund basis over periods ranging from twenty-five to fifty years. Investments in Staff Housing projects are amortized on a straight-line basis over periods up to forty years.

Contributed surplus:

This balance relates to certain Rural Housing and Staff Housing assets transferred to the Corporation in previous years, and is being amortized to operations on the same basis as the related assets. Charges to Contributed surplus also include the net book value of units disposed of during the year.

Land:

Land is recorded at the lower of net realizable value and cost (which includes acquisition, development, administrative and carrying costs).

1. **Significant accounting policies: (continued)**

Revenue recognition:

Sales of land intended for single family residential development are recorded at the earlier of receipt of total proceeds or completion of the first floor joist stage of construction. Other land sales are recorded at the earlier of receipt of total sale proceeds or the date by which all material conditions required of the vendor as specified in the sales agreement have been satisfied, and effective control of the property has passed to the purchaser.

The cost of lot sales is allocated in proportion to anticipated revenue for each project.

Pursuant to the direction of Treasury Board, net sales proceeds from disposition of Staff Housing units are returned to the Consolidated Fund of the Province of Saskatchewan.

The Corporation provides mortgage financing to purchasers of certain Rural Housing units. The intent when selling is to recover actual costs; accordingly, these sales are not recognized in the Consolidated Financial Statements.

Interest capitalization:

Interest is capitalized on housing and land projects at rates established at individual project commitment dates, based on approximate market rates at the time.

Accumulated capital provisions:

In accordance with *The National Housing Act*, the Corporation provides each year for replacement of appliances and for building renovations at rates agreed to by the Canada Mortgage and Housing Corporation. These amounts are charged to Maintenance and credited to Accumulated Capital Provisions. Amounts are charged against Accumulated Capital Provisions as actual expenditures are incurred.

Saskatchewan Mortgage Guarantee Program:

Premiums received in respect of mortgage guarantees provided by the Corporation have been deferred, and are being taken into revenue on the basis of risk factors established by the Federal Department of Insurance.

Losses on individual mortgage guarantees are provided for on the basis of claims received and mortgage arrears as reported to the Corporation by lenders.

Home Improvement Program:

This program includes grants and subsidies to eligible provincial homeowners, and other costs directly associated with the delivery of the program. In addition the Corporation is providing loan guarantees to lenders. Losses on individual loan guarantees are provided for on the basis of an assessment of the collectibility of loans which have been referred to the Corporation.

Fixed assets:

Purchases of office and specialized equipment are charged to operations in the year of purchase and gross proceeds on any disposal are recorded as revenue.

2. Grants Receivable (Unexpended) - Province of Saskatchewan: (thousands)

	Balance January 1, 1988	Received From Consolidated Fund	Reflected As Revenues In Consolidated Statement of Operations	Balance December 31, 1988
Home Improvement Program	$ 3,352	$ 86,340	$ 83,222	$ 234
Public Housing	(237)	12,944	13,157	(24)
Net Operating	(1,174)	5,491	5,090	(1,575)
First Time New Home Buyers	611	611	—	—
Non-profit Sponsors of Moderately Priced Senior Citizens Accommodation	242	416	49	(125)
Rural Housing	127	3,692	2,547	(1,018)
Non-profit Sponsors of Moderately Priced Accommodation (Urban-Native)	178	3,023	3,712	867
Senior Citizens Home Repair Assistance	(413)	—	171	(242)
Residential Rehabilitation Loan Forgiveness	(197)	462	556	(103)
Home Modification for the Handicapped	48	220	172	—
Farm Housing	(9)	20	3	(26)
Co-operative Housing	(75)	—	7	(68)
Other	(565)	(517)	2	(46)
Total - 1988	$ 1,888	$ 112,702	$ 108,688	$ (2,126)
Total - 1987	$ 1,065	$ 157,401	$ 158,224	$ 1,888

3. Investment in housing projects:

	1988			1987
				(thousands)
	Cost	Accumulated Amortization	Net Book Value	Net Book Value
Non-profit Housing	$ 125,695	$ 655	$ 125,040	$ 125,182
Public Housing	111,579	1,657	109,922	102,251
Rural Housing	33,858	3,830	30,028	31,123
Staff Housing and other	6,486	1,135	5,351	7,994
Projects under construction	1,099	—	1,099	6,073
	$ 278,717	$ 7,277	$ 271,440	$ 272,623

Non-profit Housing projects are wholly owned by the Corporation.

Public Housing projects are constructed and operated pursuant to joint venture agreements with Canada Mortgage and Housing Corporation (C.M.H.C.) and Municipalities. The Corporation's participation in these joint ventures is twenty percent in most instances for projects constructed prior to 1986; for those constructed since then the Corporation has a ninety-five or one hundred percent ownership interest.

Rural Housing projects are constructed and operated pursuant to joint venture agreements with C.M.H.C. The Corporation's participation in these joint ventures is twenty-five percent in most instances.

4. Land:

	1988	1987
		(thousands)
Developed and under development	$ 13,554	$ 14,175
Held for future development	21,240	21,695
	$ 34,794	$ 35,870
Less: Accumulated provision for loss	11,282	10,677
	$ 23,512	$ 25,193

Land acquisitions and development projects are undertaken pursuant to joint venture agreements with various Municipalities. Costs have, in most instances, been shared ninety-five percent by the Corporation and five percent by the Municipalities. The Municipalities' accumulated equity of $333,000 (1987 - $327,000) is included in accounts payable and accruals.

5. Land profits holding account:

	1988	1987
		(thousands)
Balance, January 1	$ 2,483	$ 2,489
Profit (loss) on land sales	(90)	26
Interest credited	103	—
Payouts	(7)	(32)
Balance, December 31	$ 2,489	$ 2,483

Profit earned on land development projects is distributed according to agreements with the Municipalities, which specify the percentage of profits to be transferred to a holding account for social or recreational development in the Municipalities, or for other purposes as deemed appropriate by the Corporation. Individual project balances are subject to release pending determination of final costs, receipt of the last lot sale proceeds, and approval by the Corporation.

6. Long term debt:

			1988	1987
				(thousands)
Advances repayable to the Consolidated Fund Province of Saskatchewan:				
	Year Payable	Weighted Average Interest Rate		
	1995	8.66	$ 19,736	$ 19,736
	1996	9.08	27,274	27,274
	1997	8.98	43,407	43,407
	1998	9.41	21,030	21,030
	1999	10.34	35,578	35,578
	2000	12.48	31,887	31,887
	2001	15.51	42,075	42,075
	2002	14.80	76,686	76,686
	2003	12.15	10,240	10,240
	2004	12.96	9,391	9,391
			$ 317,304	$ 317,304
C.M.H.C. land assembly loans at interest rates varying from 9.625% to 10.75%, secured by land inventory and repayable based upon future lot sales from 1989 to 2011.			2,164	2,221
Bank loan, unsecured and repayable in monthly amounts of $14,000, including interest at 12%.			795	859
			$ 320,263	$ 320,384

7. Interest expense:

	1988	1987
		(thousands)
Interest incurred	$ 38,269	$ 38,226
Less: Interest capitalized	(2,663)	(4,076)
Interest recovered	(333)	(384)
	$ 35,273	$ 33,766

8. Contingencies:

Home Improvement Program

Commencing in September, 1986 the Corporation has provided loan guarantees to lenders pursuant to the Home Improvement Program. Loans to borrowers are guaranteed to a maximum of $10,000 and are to be amortized over periods not exceeding ten years. As at December 31, 1988, a total of 54,826 (1987 - 36,112) loan guarantees were in effect, and the outstanding balance of loans guaranteed approximated $315,558,000 (1987 - $230,147,000).

Saskatchewan Mortgage Guarantee Program

During 1986 and 1987 the Corporation provided mortgage guarantees to lenders financing certain new housing construction. As at December 31, 1988 a total of 628 (1987 - 670) such mortgage guarantees were in effect and the outstanding balances of mortgages guaranteed was $48,367,000 (1987 - $52,799,000).

9. Commitments:

The Corporation had the following approximate commitments as of December, 31, 1988:

(a) Construction expenditures of $219,000
(b) Land development expenditures of $1,641,000
(c) Home improvement grants of $30,000,000
(d) Lease payments over the next five years in the following annual minimum amounts:

1989	-	$1,322,000
1990	-	1,142,000
1991	-	621,000
1992	-	439,000
1993	-	439,000

10. Related party transactions:

Transactions with Saskatchewan's Crown controlled departments, agencies and corporations are conducted at market prices.

11. Comparative information:

Certain 1987 financial information has been reclassified to conform with the 1988 presentation.

REGIONAL OFFICES

In order to provide the best service to the public the Saskatchewan Housing Corporation maintains regional offices in Saskatoon and Prince Albert.

Nearly half of the residents of Saskatchewan are served through the regional offices. Employees from these offices provide the public with information on corporate activity, deliver SHC programs and handle general regional housing matters. The staff also works with interested communities, non-profit groups and business people on a wide variety of housing related issues. Through the regional offices housing authorities in their areas have the benefits of a more direct link and easier access to the Corporation.

Office Locations

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8th Floor, The North Canadian Oils Building
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(306) 787-4177

Saskatchewan Housing Corporation
2nd Floor, Sturdy Stone Building
122-3rd Avenue North
Saskatoon, Saskatchewan
S7K 2H6
(306) 933-6292

Saskatchewan Housing Corporation
10th Floor, MacIntosh Mall
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S6V 6G1
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